



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Elliott et al.
Serial No.: 09/976,607
Filing Date: October 12, 2001

Examiner: A. Bashore
Art Unit: 3624
Our File No.: 33836.00.0013
Docket No.: 33836000013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Certificate of First Class Mailing
I hereby certify that this paper is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Comm. For Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this date.

5-12-04 *Karenina Oliver*
Date Karenina Oliver

RESPONSE

Dear Sir:

Applicant respectfully submits, for the Examiner's consideration, the following response.

Remarks begin on page 2.

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